

CaPERS EMPLOYER NEWS

Inside Summer 2008

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On the Cover

Indian Wells is a resort destination located minutes from Palm Springs. The area is famous for its fine resorts and spas, golf, tennis, shopping, and for hosting the 2008 CalPERS Educational Forum.



Preparing for Tomorrow – CalPERS Educational Forum 2008

Mark your calendars for CalPERS Educational Forum 2008 at the Renaissance Esmeralda Resort and Spa, Indian Wells, October 27–29, 2008

This year's theme — Preparing for Tomorrow — brings to light the challenges that California's local public agencies face as they work to protect the health and financial security of public employees. At the forefront are rising health care costs, financial market volatility, retiree health benefit obligations, and new pension technologies that will change the way you conduct business in the pension arena.

CalPERS leaders and industry experts will examine ways to tame health care costs, prefund retiree health benefits, and plan for the future of our capital markets. Attendees will get a firsthand preview of CalPERS new pension technology platform that harnesses the power of the Internet and provides faster, more reliable, and more cost-effective service.

Forum Registration

Beginning in August, we'll make registration information available on the home page of our Web site at



www.calpers.ca.gov under the heading *Important Dates & Events*.

In addition, we'll send copies of the registration materials to each employer as well as to previous attendees. We will once again offer online registration for those who wish to pay by credit card. Our registration period runs August 1 through October 3.

If you would like us to mail the registration materials directly to you, please send an e-mail to calpers_conference@calpers.ca.gov.

In the meantime, check our Web site periodically for updates about this year's Educational Forum.

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Mark Your Calendars

Registration for the 2008 Educational Forum opens August 1 and runs through October 3.



Assembly & Senate Legislation

A summary of bills currently being tracked that may be of specific interest to State, school, and local agency employers.

For more details, check out the complete article on page 8.

We proudly feature employer photos in *Employer News*



E-mail images to employer_services@calpers.ca.gov



CalPERS *Employer News* is published quarterly by the Actuarial and Employer Services Branch of the California Public Employees' Retirement System. The purpose of this publication is to keep employers informed about CalPERS.

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100%PCW / 100%PCF

New Online Business System

Preparing for Change: Robust myCalPERS Services for Employers

In Fall 2009, CalPERS will launch a new online business system that will replace 25 different systems, including the Automated Communications Exchange System (ACES). This new system will allow you to upload information directly to CalPERS via the Web in an XML format. Once you've uploaded the data, you'll be able to perform a variety of edit functions on the data. CalPERS will discontinue all other reporting methods (ACES, pre-list, tape) when the system "goes live" in the Fall of 2009.

Calling All Employers

Between March and May of this year, one of our representatives contacted you by telephone, asking you to identify a decision-maker within your organization to serve as the point of contact. This single point of contact will help us identify any implementation efforts within your organization.

In July, we mailed each contact a package of materials containing important information, including the file formats necessary to upload data to the new system. The materials also included

a series of "next steps" to clearly identify the information CalPERS needs before system launch.

Single Point of Contact

It is impossible for us to know just where, when, and how changes will need to be made to your organization's internal processes. Your contact's role in preparing your office is very important.

Preparing for Change

As we prepare for the system's roll-out, CalPERS is forming a team to educate employers during several milestone periods, using a combination of Web-conferencing and hands-on training. In late Summer 2008, we're conducting a series of Web-conferencing events in order to discuss the "next steps" that you and other employers will need to take. During the next 18 months, we'll be providing educational and training opportunities to make the transition to the new system as seamless as possible.

Communication Is Key

There are a variety of steps you can take now to prepare for implementation:



Attend the CalPERS Educational Forum in October (see cover story for details).



Obtain automatic updates by reading CalPERS Employer e-Bulletin — select *Sign up for CalPERS Employer eBulletin* from *CalPERS On-Line* to subscribe.



Make a reminder note on your calendar to **enroll in a 2009 training event**.

CalPERS Educational Forum 2008 (continued)

Event Features

One of the most important aspects of our Educational Forum is the focus on information sharing. We offer a full agenda with workshops covering a wide range of topics, all led by subject matter experts. A sampling of the workshop topics includes:

- What to Expect If You Get Audited
- Pre-Funding OPEB Liabilities
- How to Get Ready for the new myCalPERS System
- Public Agency Top Payroll & Compensation Issues
- School Top Payroll & Compensation Issues
- Actuarial Reports for Both Pooled and Non-Pooled Agencies
- Basic Actuarial Science
- Reportable Compensation (Schools & Public Agencies)
- Social Security
- Health Benefits for Today and Tomorrow
- Disability Retirement
- Service Credit Purchases
- Legislative Review
- CalPERS Supplemental Income Plans.

Each year, the Forum offers opportunities to meet with your CalPERS actuary, talk to representatives from all areas of CalPERS in our comprehensive exhibit area, and, most importantly, network with fellow attendees from public agencies, school districts, community colleges, and State agencies from throughout California.

If that isn't enticing enough, you also have the opportunity to meet with the CalPERS Board of Administration at a welcome reception held Monday evening. On Wednesday evening, you can ask tough questions of the Board and CalPERS executive staff during the question-and-answer period.

The \$275 registration fee includes all of the above, plus continental breakfast and lunch on Monday and Tuesday, and breakfast on Wednesday. Enjoy the wonderful local activities during the evening on Tuesday.

You can make appointments with actuaries at the Forum or in advance by calling **888 CalPERS** (or **888-225-7377**). We hope to see you in Indian Wells as we work together in Preparing for Tomorrow.



Rendering courtesy of San Francisco Bay Area Water Emergency Transportation Authority.

Welcome New CalPERS Contracting Agencies

We want to welcome the following employers who signed new contracts for CalPERS Retirement Program during the 2007/2008 calendar year.

CalPERS Retirement Program

- Butte Local Agency Formation Commission
- Golden Hills Community Services District
- Lake County Fire Protection District
- Napa County Transportation Planning Agency
- North County Dispatch Joint Powers Authority
- San Bernardino Unified School District (school police)
- San Francisco Bay Area Water Emergency Transportation Authority
- Shasta Local Agency Formation Commission
- Yuba Community College District (school police)
- Water Employee Services Authority

(Contracts effective September 2007 through April 2008)

Whether your CalPERS participation started in 1939 or in 2008, we want the service we provide to be valuable and to exceed your expectations. We look forward to working with you. If you have any questions, please call the Employer Contact Center toll free at **888 CalPERS** (or **888-225-7377**).



Look for the 2008 Educational Forum Registration materials coming in the mail soon.

Got OPEB?

Tap Into Our Investment Prowess to Pay Retiree Health Costs

Soon, all public employers will begin complying with Government Accounting Standards Board (GASB) Statement 45, which requires them to account for their financial liabilities related to Other Post Employment Benefits (OPEB). CalPERS created the California Employers' Retiree Benefit Trust (CERBT) to help

agencies that decide to prefund their OPEB obligation. To participate in the fund, qualified public employers submit to CalPERS a completed Agreement along with other required documents. Upon our approval, these employers then begin contributing funds that will earn interest and accumulate to help them pay future retiree OPEB benefits.


If you have not already established your OPEB funding strategy, we invite you to take a closer look at the CERBT, as it is sure to be the best funding option available to most public agencies. In the GASB 45 section of *CalPERS On-Line*, you will find helpful materials, such as general information related to GASB 45, a detailed explanation of how to join the CERBT, as well as other reference materials that will assist you in making your decision. You will also find a growing list of agencies participating in the CERBT. Use this list as a resource – you can learn from your peers about the easy application process and the benefits of joining the CERBT.

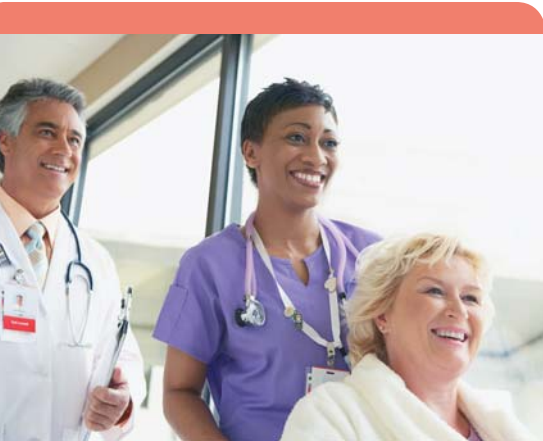
Why should you join the CalPERS trust?

The CERBT program was created by legislation (Chapter 318, Statutes of 2007) designed to provide all qualified California public employers with an administratively simple and low-cost way to tap into the investment prowess of the CalPERS investment staff when funding their OPEB obligations. By joining the CERBT, you get the advantages of professional investment oversight, administrative simplicity, and access to knowledgeable staff. You also relieve your organization of fiduciary responsibilities.

Are you looking at other OPEB funding options? Consider these CERBT benefits:


- **Lower Total Cost** – If you are considering private sector service providers, take note of the total cost, including administrative fees, trust management fees, and investment fees. Then compare that amount to the expected costs of participating in the CERBT program. Our estimates show that the total costs paid by CERBT participating agencies will be between 20 to 50 basis points based on the average daily balance of assets.
- **Easy to Set Up** – Consider the Agreement and additional documentation you'll need in order to join the CERBT. Based on feedback we have received from participating agencies, joining and administering your account is a simple process. Our experienced and dedicated staff can "guide you in" as you work on your application, by providing resources and materials to assist with presentations to your governing bodies.
- **Administratively Simple** – When you participate in the CERBT, you'll have fewer actuarial headaches! We've made this program as simple as possible from an accounting standpoint. We do the trust management and investing. And we provide quarterly and annual account statements that help you compile your financial statements.

We think you will be quite pleased with the CERBT program and look forward to having your agency join soon. You can reach us by visiting the GASB 45 section of *CalPERS On-Line* and selecting  the "contact us" link to send an e-mail to the CERBT staff. Or, send an e-mail directly to core4u@calpers.ca.gov.



CERBT Participation Has Its Advantages

By joining the CERBT, you get the advantages of professional investment oversight, administrative simplicity, and access to knowledgeable staff.

The Agreement and Election to Prefund Other Post Employment Benefits is available from *CalPERS On-Line* at  www.calpers.ca.gov or by calling the Employer Contact Center at 888 CalPERS (or 888-225-7377).

CalPERS Supplemental Income Plan: For Your Employees

CalPERS is continuing to fine-tune its Supplemental Income Plans with enhanced investment and customer service options coming later this year.

The enhanced options are designed to meet the unique retirement profiles and goals of your employees. By the close of 2007, 627 public agencies were offering the employer-sponsored savings plan with no cost to the employer.

Do you offer the plan to your employees? They may need this cushion for their retirement years. CalPERS retirees with 20 years of service average a monthly pension of about \$2,800 – including \$900 in Social Security benefits. That may not be enough to live on.

The CalPERS 457 Supplemental Income Plan (SIP) for public agency and school employee members now helps more than 26,000 participants invest earnings, reduce taxes, and grow supplemental income for retirement. Members can put off paying taxes on earnings that they set aside in a retirement savings account. Their money grows tax-deferred, and their savings grow significantly the longer they participate.

Employees designate the dollar amount or percentage of pay they wish to defer into their SIP each pay period. And, they choose how to allocate their deferral amount from among the plan's investment options in three fund categories:

Target Retirement Funds

There are five target retirement funds to consider. These asset allocation funds are managed toward a series of established maturity dates. Participants choose a fund with a target date closest

to the year in which they expect to retire or begin withdrawing from their savings. The funds then do the rest, adjusting to more conservative levels as they approach their target date. They are designed to help build value in the early years and protect that value as the employee approaches retirement.

Risk-Based Asset Allocation Funds

Three risk-based asset allocation funds are available. They are balanced to achieve conservative, moderate, or aggressive investment returns. They are rebalanced regularly to ensure that each is on target.

Core Investment Funds

Nine core investment funds are offered with varying risk levels, depending on the participant's financial objectives, risk tolerance, and timeframe for withdrawing funds.

Easy Access, Full Vesting

Employees can watch their funds grow and make adjustments to their investments over time. They can access their account online to view the account balance, the price per share of their plan holdings, and the performance of their investments. They can transfer money between investments and adjust their deduction. They will receive quarterly statements in the mail, as well as immediate

mail confirmations of any transactions. Their SIP funds are held in trust for the exclusive benefit of the retiree and beneficiaries. Participants are always vested 100 percent in their own contributions, their employer's matching contributions, if applicable, and interest earned on those contributions.

Withdrawing Contributions

Since the 457 Plan is a retirement savings plan, participants generally cannot withdraw their funds while they're still employed. But they can make emergency withdrawals for specific situations, such as illness or extraordinary circumstances. They will need to pay income taxes on any emergency amounts they withdraw.

When they separate from you, their employer, they can leave their assets on deposit and take monthly payments or can take a lump sum distribution. The choice is theirs. They should seek the guidance of a financial planner or tax advisor when making their selection.



For more information, contact our CalPERS 457 Supplemental Income Plan representatives at (800) 260-0659 or visit us at [CalPERS On-Line](#).

 Go to the *For Members* area and select *Deferred Compensation & Other Supplemental Income Plans*.

CalPERS 457 PLAN

SMART INVESTING FOR YOUR RETIREMENT.

CALPERS — YOUR TRUSTED ADVISOR

CalPERS is celebrating its 75th year of providing financial and health security to California public employees, retirees, beneficiaries and their families. For more than a decade, we have been offering a Deferred Compensation program to local employers and their employees.

Our commitment has always remained the same — to provide financial security, value, low cost and quality customer service to employers and plan participants. We continually seek to discover enhancement opportunities that will not only benefit employees who are currently enrolled, but those who will participate in the future. We leverage our financial strength, experience and world-class investment management to keep costs low and provide plan participants unique investment options found nowhere else.



Health Benefits Open Enrollment 2008

The 2008 Health Benefits Open Enrollment period begins September 15 and ends October 10, 2008.

In late August, you will receive a supply of Open Enrollment publication packets. These packets will contain the **Health Program Guide** and the **Health Benefit Summary**. In that shipment, you will also receive a supply of posters that you can display at your worksite to remind employees of the dates for this year's Open Enrollment. In addition, we're developing a new Medicare publication this year. You may request that publication, as well as **Your Health Plan, Your Doctors & You – The Prescription for Quality Health Care**,

by contacting the CalPERS Agency Request Unit at (916) 795-1493, FAX (916) 795-3281, or e-mail to  Public_Agency-requests@calpers.ca.gov. The 2008 Open Enrollment publications will also be available online mid-August and throughout the year at  www.calpers.ca.gov.

Active employees and annuitants enrolled in a CalPERS health plan prior to June 30, 2008 will receive an Open Enrollment packet in the month

of August. The 2008 Open Enrollment member packet will contain:

Open Enrollment Newsletter — reports Open Enrollment dates and information about health benefit or program changes.

Annual Health Plan Statement — identifies the member's current health plan and lists the family members enrolled under the plan.

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Firefighter Cools Off Debt With Refinance Home Loan

Jerry Pera is a 29-year veteran when it comes to fighting California fires, but when it comes to handling the mortgage loan process, wife Lisa is the one with the experience. Having worked in a title and escrow department, Lisa knows how a great mortgage process should go, and she gives the CalPERS Member Home Loan Program top marks.

Jerry, a firefighter with the City of Redwood Fire Department, was told by a fellow firefighter that he should look into the CalPERS Member Home Loan Program when the family was considering a cash-out refinance of their current mortgage. Lisa called the CalPERS Member Home Loan Program's toll-free number, went through the application process, and locked in a competitive interest rate.

"We were looking to accomplish two things," Lisa said. "We wanted a competitive mortgage rate and at the same time wanted to consolidate some of our debt and lower our monthly payments."

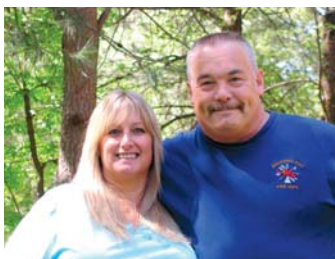
Lisa and Jerry were pleasantly surprised by the exceptional service they received from the CalPERS Member Home Loan Officer and by the many exclusive features of the CalPERS Member Home Loan Program. Lisa mentioned they liked the free feature of being able to float the interest rate down, even though they were not able to take advantage of the opportunity.

"The Program has lower fees in comparison to most lenders," Lisa said. "Best of all was the exceptional service

from everyone." Lisa felt the mortgage interest rate they received was better than other local lenders.

"The service we received was phenomenal," Jerry said. "I have been encouraging everyone who is interested in a mortgage (or refinance) loan to use this Program." Lisa added, "We were able to pay off all our other debt, especially the home equity line of credit. This saved us hundreds of dollars per month. Being debt-free is a wonderful thing, and we now have financial freedom thanks to the Program."

Would they use the program again? "Absolutely," replied Lisa.



Share the News.
Let your employees learn more about refinance loans.

Call us today at (800) 874-7377 to schedule a CalPERS Member Home Loan Program Workshop or Webinar, or to request marketing materials for employee distribution.

Frequently Asked Questions

Our Employer Contact Center responds to an average of 450 inquiries per day. Who's making all those calls? Employers from more than 2,700 agencies and school districts throughout California. That's a lot of questions and a lot of answers. Courtesy of the Employer Contact Center, here are some of the more common inquiries and our responses:

What happens if a member requests an open enrollment transaction and later changes their mind?

The member can request to have their health open enrollment transaction rescinded as long as our Employer Contact Center receives the request from you, the employer, prior to the effective date of the transaction (first of the year). If CalPERS receives the request after the open enrollment transaction has become effective, we will not be able to rescind the transaction.

When should members contact their health plan?

Members should contact their health plan directly when they need information regarding:

- Identification cards
- Verification of provider participation in the plan
- Service area boundaries
- Evidence of coverage booklets
- Covered services, deductibles, co-payments, and limitations and exclusions.

What are the deadlines for submitting files to CalPERS?

- Health and membership transactions must be submitted by 3:00 p.m. for same-day processing.
- Payroll files must be successfully validated by 3:00 p.m. for same-day processing.

Files submitted after these deadlines will be processed the following business day.

Why can't I see the transaction I processed on ACES? My summary batch states "successfully applied."

When viewing transactions on the ACES Participant Inquiry screen, you may need to change the "as of" date to the effective date of the transaction.

Is there information that describes the contract amendment process and the benefits available?

We distribute the Optional Benefits Listing each year to all public agencies via Circular letter and post the listing on our Web site. The listing provides information on the contract amendment process and the current benefits available.

When should an employee be brought into immediate CalPERS retirement membership?

- Appointment specifies a term of full-time, continuous employment in excess of six months.
- Position requires regular part-time services for at least an average of 20 hours per week (or its equivalent) for one year or longer.
- Persons who are already members of CalPERS.

Exceptions: Employee does not qualify for membership if their appointment is excluded by law or the employer's contract.

Video Center at CalPERS On-Line

You can stay informed about what CalPERS is doing to improve retirement and health benefits by viewing videos on the Internet. Just visit the *For Employers* area of the CalPERS Web site at  www.calpers.ca.gov and select *Video Center*, *View a CalPERS Video*.

Accessing the Video Center allows you to enjoy Internet video streaming to watch many of our videos at your desk or in your home. You can also order DVDs of selected video productions online or by telephone at **888 CalPERS** (or **888-225-7377**).

NEW Video: CalPERS Member Network – These Modern Times

The latest edition of CalPERS Member Network explores my|CalPERS – a secure and protected online experience for interacting with CalPERS. my|CalPERS allows members to use the Internet as their primary channel for conducting their CalPERS business.

We also meet CalPERS Board President Rob Feckner, who talks about priorities for the remainder of 2008. Board Member Kurato Shimada updates us on the findings of the Public Employee Post-Employment Benefits Commission. And finally, we premiere a new segment called, "On the Road: CalPERS Regional Offices."

Watch our videos to learn more about how CalPERS is staying focused on its reason for being: Service to you and your employees who devote their lives to public service.



It's important to know the details about proposed legislative bills that may impact CalPERS programs **before** the bills are chaptered and become law. Since we realize the value of such information, we've compiled short summaries of the bills introduced in the 2007-2008 legislative session that we're tracking and analyzing due to their potential impact on CalPERS programs and stakeholders. You can access this list online by visiting **www.calpers.ca.gov** and selecting *About CalPERS* from the home page, followed by *Facts At A Glance*, and *Legislative Facts*. Be sure to bookmark this page for easy reference. The information is as current as the date indicated, unless otherwise noted. The "A" list section contains CalPERS-sponsored bills, and the "B" list section contains other bills. Both lists contain bills that may impact CalPERS. You can find additional information (e.g., bill language, legislative analyses, bill history, and vote counts) on the State of California Legislative Counsel Web site at **www.leginfo.ca.gov**. Call our Employer Contact Center at **888 CalPERS** (or **888-225-7377**) if you have any questions and comments regarding legislation.

Assembly

AB 36 (Niello) – Public Employees' Retirement: Fraud

This bill would make it a crime for a person to make or present false material statements and representations in connection with those retirement systems' benefits and applications, as specified, or to aid or abet someone in this regard. The bill would also make it a crime for a person to knowingly accept, with the intent to keep for personal benefit, a payment from any of those retirement systems with the knowledge that one was not entitled to the benefit. The bill would provide that a violation

of these provisions is punishable by up to one year in a county jail, or a fine, or both, and restitution, as specified. The bill would require any restitution order imposed to be satisfied before any criminal fine imposed may be collected, and would further provide that its provisions are cumulative. This bill contains other related provisions and other existing laws.

AB 545 (Walters) – Insurance Fraud; Increased Investigation Authority

Allows CalPERS investigators increased access to information maintained by the Employment Development Department (EDD) or by workers' compensation insurers with respect to an investigation of benefit eligibility or unlawful application for, or receipt of benefits.

AB 1844 (Hernandez) – Public Employee Benefits

(1) Establishes a definition of, and penalties for, fraud when done so in connection with benefits, or an application for benefits, administered by CalPERS, CalSTRS or '37 Act County System. (2) Allows CalPERS investigators increased access to information maintained by the EDD or by the workers' compensation insurers with respect to an investigation of benefit eligibility or unlawful application for, or receipt of benefits. (3) Requires public agencies to report OPEB information to the State Controller. Also requires the State Controller to develop a simple and inexpensive procedure to collect and report this information. (4) Requires the State Controller to publish its annual report on the financial condition of all state and local public retirement systems within 12 months of receiving information from systems and agencies, but no more than 18 months after the end of the fiscal year.

AB 1936 (Emmerson) – Public Agency Definition: Nonprofit Mutual Water Companies

Authorizes a nonprofit mutual water company to enter into a contract with CalPERS for participation of the agency's employees as members of the system if the agency obtains a ruling from the U.S. Department of Labor defining it as a public agency.

AB 1963 (Carter) – Credit for Same Service: Supplemental Defined Benefit Plan

Broadens the exception to the prohibition on receiving credit for the same service to permit concurrent participation and credit for service in a defined benefit plan supported by public funds provided by systems other than CalPERS and a supplemental defined benefit plan offered by the employer.

AB 1997 (Hayashi) – Vision Care: Local, School, and University Members

Requires CalPERS to establish and administer the CalPERS Annuitant Vision Care Program for local, school, and university members. This self-funded program would provide vision care coverage to specified retirees and their dependents similar to the Vision Care Program for State Annuitants administered by DPA.

AB 2156 (Hernandez) – Public Employee Benefits

This bill clarifies eligibility for the special death benefit by stating that an injury that results in a persistent vegetative state lasting until the member's death qualifies that member's dependents for the special death benefit and continued health coverage.

AB 2202 (Caballero) – Public Employees' Retirement System

(1) Requires every State agency, school employer, or contracting agency

of CalPERS to provide to the Board, upon request, information regarding its employees who are not enrolled as members of CalPERS; and (2) would allow CalPERS to enter into an agreement with a public agency to terminate a portion of its contract with respect to inactive member groups and merge the inactive member group plan into the terminated agency pool.

AB 2287 (Evans) – Firefighters: Benefits

This bill would require an employer to notify CalPERS of the death of a firefighter or peace officer within 10 business days of the employee's death, rather than the 10 calendar days required by existing State law. It also makes technical, clarifying changes to the definition of a surviving spouse.

AB 2626 (Jeffries) – Volunteer Firefighters: Health Benefit Coverage

The Public Employees' Medical and Hospital Care Act (PEMHCA) provides continuing health benefit coverage to the surviving spouse or eligible family member of a firefighter or peace officer who dies as a result of an injury or disease sustained in the line of duty. This bill would extend that health benefit coverage to the surviving spouse or eligible family member of a volunteer firefighter of a regularly organized fire department.

AB 2838 (Duvall) – State Employment: Serious Illness: Purchase of Service Credit

Allows a member to purchase service credit for an unpaid, approved absence caused by a serious illness, upon their return to active service.

AB 2940 (De Leon) – Retirement: California Employee Savings Program

Would create the California Employee Savings Program, to be administered

by the Public Employees' Retirement System (CalPERS) with the intent of promoting greater retirement savings for California private employees in a convenient, low-cost, and portable manner. The bill would require CalPERS, under this program, to offer one or more individual retirement accounts or individual retirement annuities to eligible employees of all eligible employers, as defined, who participate.

AB 2967 (Lieber) – California Health Care Cost and Quality Transparency Committee

Creates the California Health Care Cost and Quality Transparency Committee in the Health and Human Services Agency, which would be responsible for the development of a health care cost and quality transparency plan, including strategies to improve medical data collection and reporting practices.

AB 3041 (Committee on Public Employees, Retirement and Social Security) – Public Employees' Retirement Law: Technical and Minor Policy Changes

Makes various minor changes necessary for continued effective administration of the retirement system.

Senate

SB 840 (Kuehl) – Universal Coverage: Single-Payer System

Makes all California residents eligible for specified health care benefits under the newly created California Healthcare System, which would, on a single-payer basis, negotiate for or set fees for health care services provided through the system and pay claims for those services. Prohibits the issuance of health plan contracts for services covered by the system. Creates the California Healthcare Premium Commission (the Commission) to determine the cost of the California Healthcare System and

develop a premium structure. Requires the Commission to recommend a premium structure to the Governor and Legislator on or before January 1, 2010, and to make a draft recommendation to the Governor, the legislature and the public 90 days before submitting its final premium structure recommendation.

SB 1123 (Wiggins) – Pension and OPEB Benefit Cost Estimate Best Practices and Disclosure

Requires State and local legislative bodies to review the impact of future annual costs associated with OPEB increases before they can approve those increases. These actuarial impact statements must include normal cost and any additional accrued liability, produced by an enrolled actuary, signed by the agency chief executive officer, and made public at a meeting of the legislative body at least two weeks prior to its adoption. It also requires an actuary to attend the meeting where the adoption of a new pension benefit or OPEB is considered, and prohibits the legislative body from approving new benefits or benefit increases by means of a consent calendar. In addition, the bill creates a California Actuarial Advisory Panel to provide information on pensions, OPEBs, best practices to public agencies, as well as actuarial model policies and pricing and disclosure and quality control standards for public sector actuaries.

These are among the bills we are tracking that may be of specific interest to State, school, and public agency employers. We will publish a complete summary of the chaptered bills from the second half of the 2007-2008 legislative session in the Winter edition of the Employer News.

Telemedicine Saves Employees Time and Wages Specialists treat rural patients with help from Anthem Blue Cross

Telemedicine is a healthcare delivery model that uses high-speed telecommunication systems, computer technology, and specialized medical cameras to examine, diagnose, and treat members. PERS Select, PERS Choice, and PERSCare Basic members can use the Anthem Blue Cross (formerly Blue Cross of California) Telemedicine Network to find and be treated by designated physicians who are equipped and trained to provide telemedicine health care services.

Members residing in rural counties typically have difficulty accessing specialists in dermatology, cardiology, neurology, and psychiatry. Telemedicine can increase patient access and decrease wait time to see these specialists, leading to earlier diagnosis and treatment, and a reduction in the amount of travel time and time away from work.

Here's how it works. The member's physician schedules a telemedicine appointment with the local "Presentation Site." The appointment will take place at a medical office (Presentation Site) usually less than 30 miles away from the member's home. The office has a special camera linked to a computer that allows the specialist to "see" the member and to help the physician develop a diagnosis and treatment plan for their condition.

The two types of telemedicine visits are as follows:

Live video - Links the member directly to the specialist by using the

telemedicine site's computer and special camera. During the visit, the specialist and the member can see each other; the specialist can ask about the member's medical condition and suggest a treatment plan to the member's physician.

Store & Forward - Uses the same equipment, except the telemedicine site will record the member's medical condition on camera. These pictures are securely stored in the computer and sent to the specialist's office along with any facts about the patient's condition. The specialist then looks at the pictures, reviews the medical information, and suggests a treatment plan.

Most telemedicine visits take from 15 to 30 minutes to complete. Some of the specialties available through telemedicine are:

Dermatology	Pediatrics
Endocrinology	Cardiology
Psychiatry	Ear, Nose, and Throat
Gastroenterology	Ophthalmology
HIV/AIDS	Hepatology
Internal Medicine	Infectious Disease
Oncology	Nephrology
Pain Management	Orthopedics
Rheumatology	Pulmonology

Members can find out if they are eligible to access care through the telemedicine program or find the location of the nearest Presentation Site by calling the Anthem Blue Cross Telemedicine Department toll-free at (866) 855-2271.



Take Charge of Your Health: Free Services for Your Employees

CalPERS members can measure and monitor their own health by taking a Health Risk Assessment (HRA). An HRA, also known as a Wellness Assessment, is an online health questionnaire that takes approximately 15 to 30 minutes to complete. Members answer questions about their overall health and lifestyle choices, and then receive a baseline score which becomes their benchmark for monitoring their health status.

In addition to completing the questionnaire online at their health plan's Web site, members can also find useful information on a wide variety of health topics, organized into sections for men, women, children, and seniors, and covering fitness, nutrition, recent health news, and more.

Continued on next page



Your On-Line Resources



Blue Shield: www.blueshieldca.com/hlr

Kaiser Permanente: kp.org/calpers

PERS Select/Choice/Care:
www.anthem.com/ca/calpers then select
the MyHealth@Anthem link.

Each CalPERS health plan offers an HRA. Please promote these free services to your employees.

Blue Shield

Program: Healthy Lifestyle Rewards

Snapshot: In addition to taking the Wellness Assessment, members can take charge of their health with personalized programs, articles, progress trackers, and answers to questions in one convenient location.

Incentives: Members will receive a \$50 Healthy Lifestyle Rewards debit card for completing their Wellness Assessment.

For every 12 weeks of participation in a program, members will receive an additional \$50 deposited onto their Healthy Lifestyle Rewards debit card. Each CalPERS Blue Shield family member over age 18 can earn up to \$200 per year for participating in a program and committing to a healthier lifestyle.

Kaiser Permanente

Program: HealthWorks

Snapshot: In addition to the Total Health Assessment, HealthWorks offers customized online healthy lifestyle programs. Members can connect with tools and resources that will help them stay in charge of their health and make the choices that are right for their lifestyle.

Incentives: When CalPERS Kaiser Permanente members complete the Total Health Assessment, they are automatically entered into a raffle to win \$500 spafinder.com certificates, store certificates from REI, Big 5, or Sports Authority, or 80 gigabyte iPods.

PERS Select/Choice/Care (administered by Anthem Blue Cross)

Program: MyHealth@Anthem

Snapshot: Personalized, online health information to motivate members to become more involved in their health. Includes dynamic online tools such as MyHealth Assessment and MyHealth Record.

Incentives: PPO members receive discounts directly from participating providers of alternative medicine, wellness products, laser vision correction and vision care services, fitness club memberships, and weight-loss programs.

Health Benefits Open Enrollment 2008 (continued)

Health Plan Premium Rate Sheet & Postcard – lists the monthly premiums for the plans that may be available to the member, and includes a postage-paid postcard for ordering Open Enrollment publications.

Open Enrollment Health Fairs

We received an overwhelming response from all who requested an onsite health fair last year. By the end of the Open Enrollment period, we had conducted more than 300 health fairs throughout California. This year, we are looking at some alternative approaches for health fairs that will streamline the process, while also delivering the Open Enrollment information you and your employees need. We will keep you informed as we solidify those plans.

In early summer, you will have access to the Open Enrollment Health Fair reservation service on the CalPERS Web site at  www.calpers.ca.gov. Using this online service allows you to schedule a health fair with available CalPERS health plans. Once we receive your request, we'll be in touch with you to confirm the time and location of your Health Fair.

More Information

You can expect to receive additional information regarding Open Enrollment through Circular Letters, ACES Broadcasts, and CalPERS Employer eBulletin messages.

Retirement Planning Fairs Coming Your Way

We are making it easier than ever for you and your employees to participate in our annual retirement planning fairs.

This year, we have scheduled more fairs at more locations throughout the State to make it as convenient as possible for your employees to participate—23 events in 20 cities. The fairs are scheduled from late April through early November. Please see the fair schedule to the right and inform your employees of the retirement fair in your area.

At the fairs, CalPERS members and employers can talk to CalPERS experts regarding:

- Services provided by our regional offices
- How to get a retirement benefit estimate
- How to purchase additional service credit
- CalPERS health benefits
- CalPERS member home loans
- CalPERS long-term care insurance
- The CalPERS 457 Supplemental Income Plan
- How to use CalPERS online services.

We will also have experts from other organizations to provide information about:

- The State Savings Plus Program
- Social Security
- The California State Teachers' Retirement System
- The California School Employees Association
- The California State Employees Association-Retired Division
- The Retired Public Employees Association.

In addition to many information booths and exhibits, each event will also have several informational workshops. Seating is limited and available on a first-come, first-served basis, although you can reserve seating in advance after arriving at the fair.



Registration for the 2008 Educational Forum opens August 1.



Renaissance Esmeralda Resort and Spa, Indian Wells

For more detailed

information about the location and time of the retirement fair and the workshop schedule in your area, and to pre-register your employees for a fair, go to the CalPERS Web site at



www.calpers.ca.gov

and select 2008 *Retirement Planning Fairs* in the *For Members* section.

Updated Publications Now Available

CalPERS offers a large collection of publications and manuals to help you and your employees understand our retirement and health services. You can access employer publications through the Employer Forms & Publications Directory. For employee publications, choose **Forms & Publications Center** from the CalPERS On-Line Home Page.

The following member publications have been revised and are now available:

PUB 2 – School Benefits (Jan. 08)

PUB 6 – State Miscellaneous & Industrial Benefits (Mar. 08)

PUB 7 – State Safety Benefits (Nov. 07)

PUB 8 – Local Miscellaneous Benefits (Nov. 07)

PUB 9 – Local Safety Benefits (Nov. 07)

PUB 10 – Alternate Retirement Program (Apr. 08)

PUB 43 – Service Retirement Election Application (Apr. 08)

You and your employees can download many CalPERS publications to your computer to save or print. If you plan to save a publication, be sure to note the publication date. Publications are often revised, so you may want to check back periodically to be sure you have the latest version.

Retirement Fair Schedule of Events (August – November)

[think] [plan] [start]

City	Dates/Times	Locations
Stockton	August 8 , Friday, 9:00 – 3:00	San Joaquin Delta College, 5151 Pacific Ave., Stockton
Chico	August 15 , Friday, 9:00 – 3:00	Chico Area Recreation & Park District, 545 Vallombrosa Ave., Chico
Sacramento	August 22 , Friday, 9:00 – 3:00	Sacramento Convention Center, 1400 J Street, Sacramento
Sacramento	August 23 , Saturday, 9:00 – 3:00	Sacramento Convention Center, 1400 J Street, Sacramento
San Marcos	September 4 , Thursday, 10:00 – 4:00	North County Regional Education Center, 255 Pico Ave., San Marcos
Riverside	September 5 , Friday, 9:00 – 2:00	Riverside County Office of Education, 3958 12 th Street, Riverside
Fresno	September 18 , Thursday, 10:00 – 4:00	Radisson Hotel (downtown), 2233 Ventura Street, Fresno
Los Angeles	September 25 , Thursday, 9:00 – 3:00	CalTrans Building Los Angeles, 100 South Main Street, Los Angeles
Palm Desert	October 18 , Saturday, 9:00 – 2:00	Ronald Reagan Elementary, 39800 Liberty Drive, Palm Desert
Eureka	October 21 , Tuesday, 10:00 – 4:00	Humboldt Bay Aquatic Center, 921 Waterfront Drive, Eureka
Arcata	October 22 , Wednesday, 10:00 – 3:00	Humboldt State University, 1 Harpst Street, Arcata
Palmdale*	October 25 , Saturday, 9:00 – 2:00	Antelope Valley ROP Office, 1156 E Avenue S, Palmdale
Norwalk*	November 1 , Saturday, 9:00 – 2:00	John Glenn High School, 13520 Shoemaker Ave., Norwalk

All dates and locations are subject to change

* Schools only

Regional Resources for your Employees

It's easy for members to get assistance when they need it. Your employees may find everything they need simply by visiting CalPERS On-Line. Additionally, we have eight regional offices across the state to assist our members.

Fresno Regional Office

10 River Park Place East, Suite 230
Fresno, CA 93720
Counties Served: Fresno, Kern, Kings, Madera, Mariposa, Merced, San Luis Obispo, Tulare

Glendale Regional Office

Glendale Plaza
655 North Central Avenue, Suite 1400
Glendale, CA 91203
Counties Served: Los Angeles, Santa Barbara, Ventura

Orange Regional Office

500 North State College Blvd., Suite 750
Orange, CA 92868
County Served: Orange

Sacramento Regional Office

400 Q Street, Room 1820
Lincoln Plaza East
Sacramento, CA 95811
Counties Served: Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sutter, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, Tuolumne, Yolo, Yuba

San Bernardino Regional Office

650 East Hospitality Lane, Suite 330
San Bernardino, CA 92408
Counties Served: Inyo, Riverside, San Bernardino

San Diego Regional Office

7676 Hazard Center Drive, Suite 350
San Diego, CA 92108
Counties Served: Imperial, San Diego

San Jose Regional Office

181 Metro Drive, Suite 520
San Jose, CA 95110
Counties Served: Monterey, San Benito, Santa Clara, Santa Cruz, San Mateo

Walnut Creek Regional Office

1340 Treat Boulevard, Suite 200
Walnut Creek, CA 94597
Counties Served: Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Napa, San Francisco, Solano, Sonoma





Events of Interest

August through October 2008

Date	Event	Location	
August			
8	CalPERS Retirement Planning Fair	San Joaquin Delta College	5151 Pacific Avenue Stockton
14	Health Benefits Constituent Work Group	CalPERS Headquarters	400 Q Street, Room 1140 Lincoln Plaza North, Sacramento
15	CalPERS Retirement Planning Fair	Chico Area Recreation & Park District	545 Vallombrosa Avenue Chico
18	Investment Committee Investment Policy Subcommittee Performance and Compensation Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
19	Benefits & Program Administration Health Benefits Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
20	Board of Administration	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
22–23	CalPERS Retirement Planning Fair	Sacramento Convention Center	1400 J Street Sacramento
26–27	Public Agency Employer Education Workshop on Membership & Payroll	CalPERS Regional Office Sacramento	400 Q Street Lincoln Plaza East, Sacramento
September			
1	Holiday – Labor Day State Offices Closed		
4	CalPERS Retirement Planning Fair	North County Regional Education Center	255 Pico Avenue San Marcos
5	CalPERS Retirement Planning Fair	Riverside County Office of Education	3958 12th Street Riverside
11	Health Benefits Constituent Work Group	CalPERS Headquarters	400 Q Street, Room 1140 Lincoln Plaza North, Sacramento
15	Investment Committee Performance and Compensation Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
16–17	Public Agency Employer Education Workshop on Membership & Payroll	CalPERS Regional Office Orange	500 North State College Blvd., Suite 750, Orange
16	Benefits & Program Administration Committee Health Benefits Committee Finance Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento



Old Town; San Diego

Employer Education & Events

CalPERS offers educational workshops to assist you in meeting retirement program requirements. Visit our Web site at  www.calpers.ca.gov.

Date	Event	Location	
...Sept.	17 Board of Administration	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	18 CalPERS Retirement Planning Fair	Radisson Hotel	2233 Ventura Street Fresno
	25 CalPERS Retirement Planning Fair	CalTrans Building Los Angeles	100 South Main Street Los Angeles
October	1–2 Public Agency Employer Education Workshop on Membership & Payroll	City of Redding	777 Cypress Avenue. Redding
	13 Holiday – Columbus Day State Offices Closed		
	16 Health Benefits Constituent Work Group	CalPERS Headquarters	400 Q Street, Room 1140 Lincoln Plaza North, Sacramento
	18 CalPERS Retirement Planning Fair	Ronald Reagan Elementary	39-800 Liberty Drive Palm Desert
	20 Investment Committee * Investment Policy Subcommittee *		
	21 Benefits & Program Administration Committee * Health Benefits Committee *		
	21 CalPERS Retirement Planning Fair	Humboldt Bay Aquatic Center	921 Waterfront Drive Eureka
	22 Board of Administration *		
	22 CalPERS Retirement Planning Fair	Humboldt State University	1 Harpst Street Arcata
	25 CalPERS Retirement Planning Fair Schools Only	Antelope Valley ROP	1156 E. Avenue S Palmdale
	27–29 CalPERS Education Forum	Renaissance Esmeralda Resort & Spa	44-400 Indian Wells Lane Indian Wells

Note: Meeting announcements and workshop registration information are published on our Web site and through the Circular Letter process when they become available. Meetings are subject to change.

* To be held in San Luis Obispo, visit our Web site at www.calpers.ca.gov for locations.



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In the Pipeline:

An expanded my|CalPERS system providing robust self-service capabilities for both members and employers – faster, more reliable, secure.

We're harnessing the power of the internet to be more responsive to our customers' unique needs.

Watch for information at www.calpers.ca.gov.



CalPERS EMPLOYER NEWS

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Actuarial and Employer Services Branch
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Sacramento, CA 94229-2709

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